



## VETERANS CEMETERIES

All veterans deserve a dignified place of rest in memory of their service to their state and nation. The **Texas State Veterans Cemetery Program** seeks to supplement the four VA National Cemeteries in Texas by providing state managed perpetual shrines for veterans near family and friends. The first Texas State Veterans Cemetery opened in Killeen in January 2006, the second in Mission in December 2006 and the third in Abilene in June 2009. An additional cemetery is under development in Corpus Christi. Eventually, Texas could have up to seven state veterans cemeteries.

- ★ **Exclusively for veterans, their spouses and dependent children.**
- ★ **Options for casketed burial, interment of cremated remains in-ground or in a columbarium niche.**
- ★ **Open every day for visitors, Monday – Friday for interments.**
- ★ **Veterans are interred free of charge. \$300 fee for spouses and dependents.**
- ★ **Veterans are entitled to all veterans benefits, including free memorial head stone or marker, memorial flag, presidential certificate and military honors.**

### Texas State Veterans Cemeteries

**Central Texas State Veterans Cemetery (Killeen) • Open**  
**Rio Grande Valley State Veterans Cemetery (Mission) • Open**  
**Texas State Veterans Cemetery at Abilene • Open**  
**Proposed Veterans Cemetery (Corpus Christi) • 2011**



## VETERANS HOMES

The **Texas State Veterans Home Program** offers affordable, long-term nursing care for Texas veterans and their spouses and Gold Star parents. Each veterans home is designed to enhance the quality of life for its residents, who have diverse health care needs. Because the VA subsidizes much of a veteran's cost to stay in a Texas State Veterans Home, daily out-of-pocket rates are well below average and include the cost of medications for veterans. The homes are owned and managed by the Texas Veterans Land Board and operated by professional long-term care providers. With seven homes around the state and more being planned, Texas veterans can now receive the affordable, dignified nursing care they deserve.

- ★ **Exclusively for Texas veterans, their spouses and Gold Star parents.**
- ★ **Affordable long-term nursing care.**
- ★ **Medicare and Medicaid certified.**
- ★ **Certified Memory Loss unit with beautifully landscaped, secure courtyard.**
- ★ **Clean and caring family environment.**
- ★ **Professional, highly trained staff.**
- ★ **Spacious private and semi-private rooms.**
- ★ **Comprehensive rehabilitation (physical, occupational and speech therapy services).**
- ★ **Supported by volunteers and veterans.**

### Texas State Veterans Homes

**Clyde W. Cospers (Bonham) • Frank M. Tejeda (Floresville)**  
**Lamun-Lusk-Sanchez (Big Spring) • Alfredo Gonzalez (McAllen)**  
**Ambrosio Guillen (El Paso) • Wm. R. Courtney (Temple)**  
**Ussery-Roan (Amarillo) • Coming to Tyler in 2011**

## ELIGIBILITY

### TO BE ELIGIBLE FOR VLB LOAN PROGRAMS:

- ✓ No fewer than 90 cumulative days of service on active duty or active duty training in the Army, Navy, Air Force, Marine Corps, Coast Guard, United States Public Health Service or recognized reserve component **or**

Completion of all required active duty training in National Guard or Reserves **or**

Service in the Armed Forces of the Republic of Vietnam (ARVN) between 2/28/61 and 5/7/75 (for Home and Home Improvement Loans only, no discount).

- ✓ Service after September 16, 1940.
- ✓ Not been dishonorably discharged.
- ✓ Listed Texas as home of record at time of entry into the military **or**

A legal resident of Texas at least one year immediately prior to filing an application. Presence in Texas due solely to military service may not establish legal residency **or**

Is serving on active duty, at the time of application, assigned to a military base or facility in Texas, and has officially designated Texas as the applicant's legal residence.

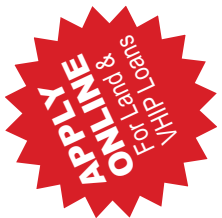
- ✓ Must also be a bona fide resident of Texas at the time of application.
- ✓ Successfully repaid in full any previous VLB loan, with any other active VLB loans in good standing.
- ✓ An unmarried, surviving spouse of an eligible Texas veteran who is missing in action, died in the line of duty, or died from a service-connected cause may be eligible. Veteran's home of record must have been Texas at the time of entry into the military, or the veteran must have been a legal resident of Texas at the time of death.

CONTACT US FOR MORE DETAILED  
INFORMATION ON ELIGIBILITY REQUIREMENTS

**1.800.252.VETS**  
★ ★ ★  
**WWW.TEXASVETERANS.COM**



**TEXAS VETERANS LAND BOARD**  
JERRY PATTERSON, CHAIRMAN  
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SERVING  
**TEXAS**  
VETERANS

☆ TEXAS ☆



☆ VETERANS ☆



☆ LAND BOARD ☆



**JUNE 2010**  
**PROGRAMS & BENEFITS**

*for more info or to apply online:*  
**1.800.252.VETS (8387)**  
**www.texasveterans.com**





Fellow Texans:

Texas has always taken care of her veterans. In 1836, the Texas General Land Office was formed, in part, to make sure veterans of the Texas Revolution were given the land rights they were promised in exchange for their role in liberating Texas. In 1946, the Texas Veterans Land Board was created to do the same for Texas veterans of a different war who helped liberate the world.

Today, the Texas Veterans Land Board proudly serves over 1.7 million Texas veterans of all ages. We offer a wide array of special benefits exclusively for Texas veterans, including state veterans homes and cemeteries and below-market interest rate loans for land, housing and home improvements. Beyond offering the benefits our veterans so richly deserve, we are proud to serve as the veteran's voice in Texas. Working with other state agencies, and the VA, we offer the best veterans benefits in the nation — all at virtually no cost to the Texas taxpayer. But the best is not good enough. We are always striving for new and better benefits and programs for Texas veterans. Whether in 1836 or today, Texas veterans have always deserved the best.

Welcome to your Texas Veterans Land Board!

  
**JERRY PATTERSON**  
Chairman, Texas Veterans Land Board



The cornerstone of the Texas Veterans Land Board is our ability to offer unique, below-market interest rate loans for land and home purchases and for home improvement projects. These loans are available to any qualified eligible Texas veteran and can be used more than once. In addition to low interest rates, additional discounts may apply to housing loans to make a VLB loan an even better deal. How can we help you?

## LAND LOANS

Created in 1946 to help returning WWII veterans, the **Veterans Land Loan** has helped countless veterans own their own piece of Texas.

### VLB Land Loans:

- ★ **For purchase of one acre or more.**
  - ★ **Up to \$80,000 for a 30-year, fixed-rate loan.**
  - ★ **Minimum 5% down payment required.**
  - ★ **Certified survey required.**
  - ★ **\$325 appraisal and contract service fee.**
- Apply online at [www.texasveterans.com](http://www.texasveterans.com)**

**Forfeited Land Sales** Repossessed tracts of land are available for purchase by eligible Texas veterans in sealed bid sales held in April and October. In these Type I Forfeited Land Sales, veterans may bid on up to six tracts per sale.

Any tracts not sold in a Type I sale will be sold through the Tex-Trax II Program, or Type II sale.

Printed and Web site listings of Type I tracts are available prior to each sale. Web site listings of Type II tracts are available throughout the year.



## HOME LOANS

The **Texas Veterans Housing Assistance Program (VHAP)** was created in 1983 to provide Texas veterans with a greater opportunity to enjoy the American dream they defended around the world. Funded entirely by the sale of bonds, the program is managed by the Veterans Land Board at no cost to Texas taxpayers.

### VLB Home Loans:

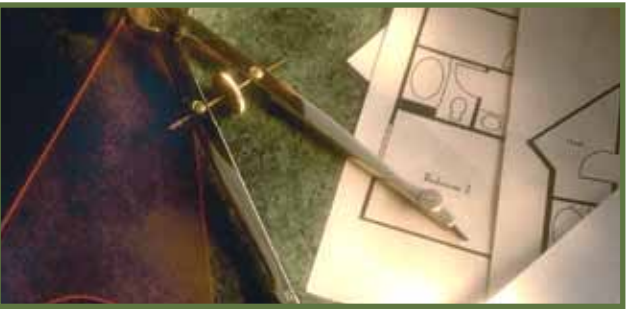
- ★ **For purchase of primary residence.**
- ★ **15- or 30-year, fixed-rate terms.**
- ★ **Up to \$325,000 (originated by participating VLB lenders—call VLB for list).**
- ★ **All new construction housing must be ENERGY STAR® labeled and certified.**
- ★ **The VHAP must be originated using Federal Housing Administration (FHA), Veterans Administration (VA), or conventional financing guidelines.**
- ★ **May not be used to refinance.**



**Are You Eligible For This Discount?**  
**(For VHAP/VHIP loans only)**

**Veterans with Disabilities Discount**  
*30% or greater compensable service-connected disability verified by VA.*

 Equal Housing Opportunity



## HOME IMPROVEMENT

The Veterans Land Board can help a veteran buy a home, then help pay to improve it through our **Texas Veterans Home Improvement Program**. Loans can be used for a wide variety of projects.

*Call, visit our Web site or e-mail the VLB for a complete list.*

### VLB Home Improvement Loans:

- ★ **Originated directly through the VLB.**
- ★ **Up to \$25,000 for a 20-year loan, or up to \$10,000 for a 10-year loan.**
- ★ **Only for substantial improvements to primary residence.**
- ★ **No down payment required.**
- ★ **FHA insured.**
- ★ **One-time closing with up front funding of full amount four days later.**
- ★ **Some improvements may not be eligible—call VLB for details.**

**FYI: Loan Rate Locks**

*The participating lender or the VLB is responsible for obtaining an interest rate lock through the Loan Program Administrator prior to a scheduled loan closing. If more than one rate lock is obtained in a 12-month period, the highest locked rate will prevail.*

**All loans are subject to credit approval.**  
**Interest rates can change at any time.**



Every veteran has a story to tell. These stories of courage and service can inspire Texans for generations to come. **The Texas Veterans Land Board “Voices of Veterans” oral history program** seeks to capture these stories so future generations of Texans can learn the importance of self sacrifice, service to others and patriotism.

- ★ **Open to combat veterans of all periods, with present focus on World War II and Korean War.**
- ★ **Interviews conducted by VLB staff and volunteers.**
- ★ **Interviews can be conducted in person or by telephone.**
- ★ **Call or visit Web site to ask about an interview.**

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**WWW.TEXASVETERANS.COM**

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